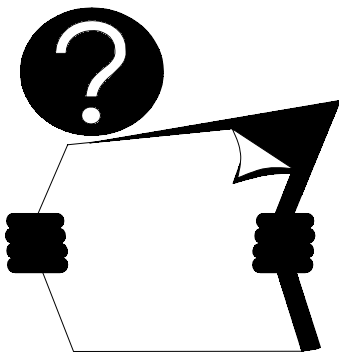


## Help After a Disaster — Overview of Individual Disaster Assistance Programs

Help is available. There are individual assistance programs that assist people and businesses following a disaster and help you get back on your feet. There are also public assistance programs that help state and local governments and organizations rebuild.

### Individual Assistance Programs

FEMA and other federal, state, local and volunteer agencies offer disaster assistance in several forms:



#### Low-Interest Loans

Most, but not all, federal assistance is in the form of low-interest loans to cover expenses not covered by state or local programs or private insurance. People who do not qualify for loans may be able to apply for a cash grant. If you qualify, your check will be issued in about three weeks.

The Farmers Home Administration (FmHA) and the Small Business Administration (SBA) offer low-interest loans to eligible individuals, farmers and businesses to repair or replace damaged property and personal belongings not covered by insurance.

#### Cash Grants for up to \$12,900 (inflation-adjusted)

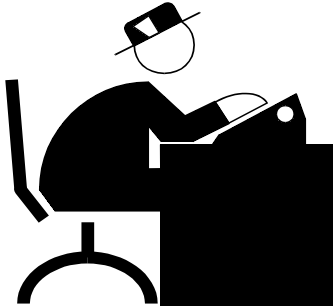
Individuals who do not qualify for a loan from SBA may be eligible for cash grants from FEMA and the state to help recover uninsured property losses. Home inspections are normally conducted before a check is issued. FEMA administers the grant program. The state administers the program.

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#### Housing Assistance

FEMA's Disaster Housing Assistance Program (DHA) makes funds and temporary housing available to individuals whose home is unliveable because of a disaster.



## Veterans Benefits

The Department of Veterans' Affairs provides death benefits, pensions, insurance settlements and adjustments to home mortgages for veterans.

## Tax Refunds

The Internal Revenue Service (IRS) allows certain casualty losses to be deducted on federal income tax returns for the year of the loss or through an immediate amendment to the previous year's return.

## Unemployment Benefits

Unemployment benefits may be available through the state unemployment office, supported by the U.S. Department of Labor.

## Crisis Counseling

Local and state health agencies and the American Red Cross, as well as churches and synagogues, may offer counseling to people who have experienced a disaster.

## Free Legal Counseling

The Young Lawyers Division of the American Bar Association, through an agreement with FEMA, provides free legal advice for low-income individuals regarding cases that will not produce a fee (i.e., those cases where attorneys are paid part of the settlement which is awarded by the court). Cases that may generate a fee are turned over to the local lawyer referral service.

## Independent Study Programs

FEMA offers an Independent Study Program through the Emergency Management Institute.

## Questions Frequently Asked About Disaster Assistance

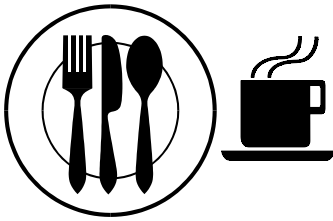
### \*Am I eligible for federal assistance? How do I apply?

Individuals, families, farmers and businesses are eligible for federal assistance if they live or own a business in a county declared a Major Disaster Area, incur sufficient property damage or loss, and, depending on the type of assistance, do not have the insurance or resources to meet their needs.

To apply for assistance, visit the Disaster Application Center (DAC) that will be set up after the President declares a major disaster. At the DAC, you will be asked to fill out a one-page form to apply for assistance. You can also call (800) 462-9029 (TDD: (800) 462-7585) to register for assistance over the phone.

### \*Where can I get food and water?

The American Red Cross and other volunteer agencies will provide you with food, water and clothing. Listen to your radio or watch local media for the location of the nearest volunteer agency facility.



There are also sources of water in your home that you may have not thought of. For example, your hot water heater is an excellent source of water. Turn off the power that heats your tank and let it cool. When you want water, place a container underneath and open the drain valve on the bottom of the tank.

### \*Where can I find a place to stay?

For immediate housing needs, the American Red Cross and other volunteer agencies set up shelters for people who cannot return to their homes. Listen to your radio or watch local media for the location of the nearest shelter.

For health and space reasons, pets are not permitted in public emergency shelters. Contact your county emergency management office or your local animal shelter or humane society to see if there is a shelter prepared to take pets in an emergency.

For those who have longer-term housing needs, FEMA's Disaster Housing Assistance Program (DHA) offers several types of assistance, including temporary housing and grants to help people repair their homes. FEMA's Remote Area Housing Program is used when disasters occur in the Virgin Islands, Puerto Rico, the Pacific Islands and Alaska.

### \*To be eligible:

- The home must be the applicant's long-term residence.
- The home must be inaccessible or have been damaged and rendered unliveable as a result of a disaster.
- The insurance covering the dwelling does not fully cover applicant's additional living expense and/or home repairs.

You can apply for temporary housing at the Disaster Application Center (DAC) that will be set up after the President declares a major disaster. You can also call (800) 462-9029 (TDD: (800) 462-7585) to register for assistance over the phone.

**\*How can I get in touch with my family?**

The American Red Cross maintains a database to help you find your family. Contact your local American Red Cross chapter for information. Do not contact the chapter in the disaster area.

**\*What if I can't afford to rebuild?**

FEMA may be able to provide money to make emergency repairs to make your home habitable. If you have the ability to repay a loan, the Small Business Administration offers loans at low interest rates for home repairs and personal property. If you are ineligible for a loan, you can apply for a cash grant from FEMA.



In addition, The Farmers Home Administration (FmHA) provides loans to help eligible low- and very low-income applicants buy, build or repair housing located in rural areas. For additional information or to apply for assistance, contact the local FmHA County Office serving the area where the house is located.

You can apply for these and other types of assistance at the Disaster Application Center (DAC) that will be set up a few days after the President declares a major disaster. Call (800) 462-9029 (TDD: (800) 462-7585) to register for assistance over the phone.

**\*What if my home was destroyed?**

FEMA can provide temporary housing for up to 18 months to those whose homes are damaged or destroyed. You can apply for temporary housing at the Disaster Application Center (DAC) that will be set up a few days after a disaster strikes. You can call (800) 462-9029 (TDD: (800) 462-7585) to register for assistance over the phone.

**\*What if I lost my job?**

People who lose their job can apply for weekly unemployment benefits and receive placement assistance at the Disaster Application Center (DAC) that will be set up after a disaster strikes. You can call (800) 462-9029 (TDD: (800) 462-7585) or the local unemployment office for information.

### \*What if I don't have any (or enough) insurance?

You may qualify for grants from FEMA, low-interest loans from the Small Business Administration or the Farmers Home Administration (FmHA), or you may qualify for tax refunds for items that were not covered by insurance. For federal tax information, contact the Internal Revenue Service at (800) 829-1040 (TDD: (800) 822-6268) for assistance. Information on tax assistance, grants and loans can be obtained at the Disaster Application Center (DAC) that will be set up after the President declares a major disaster. You can also call (800) 462-9029 (TDD: (800) 462-7585) to register for assistance over the phone.

### \*What if I need legal help?

Local members of the American Bar Association Young Lawyers Division offer free legal counseling to low-income individuals. You can get information at the Disaster Application Center (DAC) that will be set up after the President declares a major disaster. You can call (800) 525-0321 for more information.

### \*Is crisis counseling available?

Crisis counseling is often available to people who have experienced a disaster. Counseling is provided by state and local health agencies and is often funded by the federal government. Information regarding where you can seek counseling is available at the Disaster Application Center (DAC) that will be set up a few days after the President declares a major disaster. You can call (800) 462-9029 (TDD: (800) 462-7585) for a listing of service providers in your area. Counseling may also be available at a local church or synagogue.

### \*What about my pets?

For health and space reasons, pets are not allowed in public emergency shelters. Contact your local animal shelter or humane society to find out if shelters have been set up to take pets.

### \*What if I lost my business or farm?

Business and farm loans are available to people who have suffered damage to business property or economic injury. These low-interest loans are available through the Small Business Administration and the Farmers Home Administration to repair or replace damaged property not covered by insurance and to provide

working capital. You can obtain loan applications at the Disaster Application Center (DAC) that will be set up after the President declares a major disaster. You can also call (800) 462-9029 (TDD: (800) 462-7585) for information.

In addition, the U.S. Department of Agriculture's Extension Service provides information and materials to farmers, ranchers and others on what they can do to protect themselves and their property against the hazards associated with disasters. Information is available on such topics as: cleanup of damaged property, sanitation precautions, insect control, food preparation in an emergency, recovery actions on damaged farms and renovations of damaged equipment and property.